

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re:	)	
Elise Johnson	)	Case No.
	)	Chapter 13
SSN: XXX-XX-3743	)	Hearing Date:
	)	Hearing Time:
Debtor(s)	)	Hearing Loc:
	)	

**CHAPTER 13 PLAN**

<b>1.1</b>	<b>A limit on the dollar amount of a secured claim, which may result in a partial payment or no payment at all to the secured creditor.</b>	___ Included <u> X </u> Not Included
<b>1.2</b>	<b>Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest.</b>	___ Included <u> X </u> Not Included
<b>1.3</b>	<b>Nonstandard provisions set out in Part 5.</b>	___ Included ___ Not Included

**Part 1. NOTICES**

**TO DEBTORS:** This form sets out options that may be appropriate in some cases, but the presence of an option does not indicate that the option is appropriate in your circumstances or that it is permissible in the Eastern District of Missouri. **Plans that do not comply with local rules and judicial rulings may not be confirmable.**

**TO CREDITORS:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment, you or your attorney must file an objection to confirmation in accordance with the Eastern District of Missouri Local Bankruptcy Rule 3015. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. **YOU MUST FILE A TIMELY PROOF OF CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED IN THE PLAN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM.**

**Part 2. PLAN PAYMENTS AND LENGTH OF PLAN**

**2.1 Plan Payments.** Debtor is to make regular payments to the Chapter 13 Trustee as follows: (complete one of the following payment options)

(A) \$855.00 per month for **60** months.

(B) \$\_\_\_\_\_ per month for \_\_\_\_\_ months, then \$\_\_\_\_\_ per month for \_\_\_\_\_ months, then \$\_\_\_\_\_ per month for \_\_\_\_\_ months.

(C) A total of \$\_\_\_\_\_ through \_\_\_\_\_, then \$\_\_\_\_\_ per month for \_\_\_\_\_ months beginning with the payment due in \_\_\_\_\_, 20\_\_\_\_\_.

2.2 **Tax Refunds.** Within fourteen days after filing federal and state income tax returns, Debtor shall provide the Chapter 13 Trustee with a copy of each return required to be filed during the life of the plan. The Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year.

2.3 **Additional Lump Sums.** Debtor shall send additional lump sum(s) consisting of \_\_\_\_\_, if any, to be paid to the Trustee.

### Part 3. DISBURSEMENTS

Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee will be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 3.5 and fees in paragraph 3.6, those funds may be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

3.1 **Trustee.** Pay Trustee a percentage fee as allowed by law.

3.2 **Executory Contract/Lease Arrearages.** Trustee will cure pre-petition arrearage on any executory contract accepted in paragraphs 3.3(A) or (B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD (6 months or less)
		6 Months

### 3.3 **Pay the following sub-paragraphs concurrently:**

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments (which the Debtor shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT
Michelle Rickman	\$975.00

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments (which the Trustee shall pay) in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate, other than Debtor's residence.)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 3.5(A). Trustee shall make payments in the amount listed below or as adjusted by the creditor under terms of the loan agreement.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence shall be paid at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(E) **DSO Claims in equal installments.** Pay pre-petition domestic support obligation arrears (not provided for elsewhere in the plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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3.4 **Attorney Fees.** Pay Debtor's attorney \$**1900.00** in equal monthly payments over **18** months (no less than 18 months). Any additional fees allowed by the Court shall be paid pursuant to paragraph 3.6 below. [See procedures manual for limitations on use of this paragraph]

3.5 **Pay the following sub-paragraphs concurrently:**

(A) **Pre-petition arrears on secured claims paid in paragraph 3.3.** Pay pre-petition arrearage on debts paid under paragraphs 3.3(C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
		36 Months	

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 6.75% interest:

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
Progressive	\$4036.00	60 Months	\$4766.55
Credit Acceptance	\$30868.11	60 Months	\$36455.47

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 6.75% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 3.9(A), estimated as set forth below. If no period is set forth below for a claim to be paid under this paragraph, the claim will be paid over the plan length.

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
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(D) **Co-debtor debt paid in equal monthly installments.** The following co-debtor claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, such claim(s) shall be paid in equal monthly installments over the period and with interest as identified below:

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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(E) **Post Petition Fees and Costs.** Pay any post-petition fees and costs as identified in a notice filed pursuant to Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

3.6 **Additional Attorney Fees.** Pay \$**2400.00** of Debtor's attorney's fees and any additional Debtor's attorney's fees allowed by the Court.

3.7 **Pay sub-paragraphs concurrently:**

(A) **Unsecured Co-debtor Guaranteed Claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below:

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, will be paid a fixed amount with the balance to be owed by Debtor(s) after completion of the Plan, pursuant to §§ 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s):

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
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3.8 **Priority Claims.** Pay priority claims allowed under § 507 that are not addressed elsewhere in the plan in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
MDOR	\$1800.00
St Louis County Collector of Revenue	\$1258.59

3.9 **Pay the following sub-paragraphs concurrently:**

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: **\$178486.31**. Amount required to be paid to non-priority unsecured creditors as determined by §1325(a)(4) hypothetical Chapter 7 liquidation calculation: **\$0.00**. Amount required to be paid to nonpriority unsecured creditors as determined by §1325(b) calculation: **\$0.00**. Debtor guarantees a minimum of **\$0.00** (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s). (Choose one).

- ☐ Any deficiency shall be paid as non-priority unsecured debt.
- ☐ The Trustee shall stop payment on the creditor's claim until such time as the creditor files an amended claim showing the secured and unsecured deficiency (if any) still owed after sale of the surrendered collateral.

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance will be paid as non-priority unsecured debt:

CREDITOR	CONTRACT/LEASE
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**Part 4. OTHER STANDARD PLAN PROVISIONS**

4.1 Absent a specific order of the Court to the contrary, the Chapter 13 Trustee, rather than the Debtor, will make all pre-confirmation disbursements pursuant to § 1326(a).

4.2 All creditors entitled to pre-confirmation disbursements, including lease creditors, must file a proof of claim to be entitled to receive payments from the Chapter 13 Trustee.

4.3 The proof of claim shall control the valuation of collateral and any valuation stated in the plan shall not be binding on the creditor.

4.4 The Trustee, in the Trustee's sole discretion, may determine to reserve funds for payment to any creditor secured by a mortgage on real estate pending filing of a claim.

4.5 Any post-petition claims filed and allowed under § 1305 may be paid through the plan.

4.6 Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

4.7 All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under § 1328. However, Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the court enters an order granting Debtor's request to avoid the liens.

4.8 Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such claimant.

## **Part 5. NONSTANDARD PLAN PROVISIONS**

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

**The following plan provisions will be effective only if there is a check in the box “included” in Part 1 of this Plan:**

### **5.1**

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### **5.2**

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## **Part 6. VESTING OF PROPERTY OF THE ESTATE**

6.1 Title to Debtor's property shall re-vest in Debtor(s) upon confirmation.

## **Part 7. CERTIFICATION**

**The debtor(s) and debtor(s) attorney, if any, certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 13 of the Eastern District of Missouri, other than any Nonstandard Plan Provisions in Part 5.**

DATE: 5/7/2019 DEBTOR: /s/ Elise Johnson  
Elise Johnson

DATE: \_\_\_\_\_ DEBTOR: \_\_\_\_\_

DATE: 5/7/2019 /s/ Jack J Adams  
Jack J Adams #37791MO #37791  
Attorney for Debtor(s)  
1 Mid Rivers Mall Dr., Suite 200  
St. Peters, MO 63376  
Ph: 636-397-4744 fax 636-397-3978  
[Contact@thinkadamslaw.com](mailto:Contact@thinkadamslaw.com)

**CERTIFICATION OF SERVICE**

I. I certify that a true and correct copy of the foregoing document was filed electronically on May 12, 2019 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

II. I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, address to those parties listed on the Court's Manual Notice List and listed below on May 12, 2019

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

US Attorney - Eastern District of MO  
Thomas Eagleton U.S. Courthouse  
111 S. 10th Street, 20th Floor  
Saint Louis, MO 63102

Office of The United States Trustee  
Thomas Eagleton U.S. Courthouse  
111 S. 10th Street, 6th Floor  
Saint Louis, MO 63102

Missouri Department of Revenue  
Collection Enforcement  
Taxation Division  
P.O. Box 854  
Jefferson City, MO 65105

Experian  
475 Anton Blvd.  
Costa Mesa, CA 92626

TransUnion  
PO Box 2000  
Crum Lynne, PA 19022

Equifax  
1550 Peachtree St NW  
Atlanta, GA 30309

Driver License Bureau  
301 W High Street  
Room 470  
Saint Louis, MO 63105

Region 7 Coordinator, Office of Regional  
U.S. Environmental Protection Agency  
901 N 5th Street  
Kansas City, KS 66101

Advance Financial  
100 Oceanside Drive  
Nashville, TN 37204

Americash  
10026 W Florissant Avenue  
Saint Louis, MO 63136

Automobile Club of South  
4120 International Parkway  
Suite 1100  
Carrollton, TX 75007

Capital Bank  
PO Box 9224  
Old Bethpage, NY 11804

Cash America  
c/o JTM Firm  
111 North Orange  
Orlando, FL 32801

Cashnet  
6800 Jericho Turnpike  
Suite 113E  
Syosset, NY 11791

CCS Collections  
725 Canton Street  
Norwood, MA 02062

Charter Communications  
PO Box 57547  
Jacksonville, FL 32241

Choice Recovery  
PO Box 20790  
Columbus, OH 43220

Christian Hospital  
11133 Dunn Road  
Saint Louis, MO 63136

Credit Acceptance Corporation  
25505 West Twelve Mile Road  
Southfield, MI 48034



Credit Financial Services  
15 W Scienic Point Drive  
Suite 350  
Draper, UT 84020

Credit One Bank  
P.O. Box 98872  
Las Vegas, NV 89193

CVS Caremark  
CVS Headquarters One Drive  
Woonsocket, RI 02895

Directv  
1130 Northchase Parkway  
Suite 150  
Marietta, GA 30067

Emergency Physicians  
10800 E Bethany Drive  
Suite 450  
Aurora, CO 80014

Enhanced Recovery  
8014 Bayberry Road  
Jacksonville, FL 32256

Exeter Finance  
PO Box 166008  
Irving, TX 75016

Fingerhut  
6250 Ridgewood Drive  
Saint Cloud, MN 56303

First Premier Bank  
3820 N. Louise Avenue  
Sioux Falls, SD 57107

First Progress  
PO Box 84010  
Columbus, GA 31908

First Savings Credit Card  
500 E 60th Street North  
Sioux Falls, SD 57104

Jefferson Capital Systems  
16 McLeland Road  
Saint Cloud, MN 56303

Kenneth Bini  
12412 Powerscourt Drive Ste 225  
Saint Louis, MO 63131

King of Kash  
23 Florissant Oak Shopping Center  
Florissant, MO 63031

Kohls Department Store  
PO Box 3115  
Milwaukee, WI 53201-3115

Lend You Cash  
275 Northpointe Parkway  
Suite 80  
Buffalo, NY 14228

Light Rx  
12519 A Olive Blvd  
Saint Louis, MO 63141

Maple Ridge Capital  
PO Box 10110  
Columbia, MO 65205

Matthew McCormick  
PO Box 10110  
Columbia, MO 65205

Missouri Department of Revenue  
Bankruptcy Unit  
PO Box 475  
301 W High Street  
Jefferson City, MO 65105

Navient  
PO Box 9653  
Wilkes Barre, PA 18773

Progressive Insurance  
PO Box 607  
Norwood, MA 02062

Progressive Leasing  
PO Box 413110  
Salt Lake City, UT 84141

Sequium Asset  
1130 North Chase Parkway  
Suite 150  
Marietta, GA 30067

Six Flags Membership  
PO Box 60  
Eureka, MO 63025

Smile Direct  
414 Union Street, 8th Floor  
Nashville, TN 37219

Southwest Credit Services  
4120 International Parkway  
Suite 1100  
Carrollton, TX 75007

Speedy Cash  
c/o AD Astra Services  
7330 W 33rd St. North  
Wichita, KS 67205

St Louis Behavioral Health  
1550 Old Henderson Road  
Columbus, OH 43220

St Louis County Collector of Revenue  
41 South Central Avenue  
Saint Louis, MO 63105

Sun Loan  
9000 St Charles Rock Rd  
Saint Louis, MO 63114

The Loan Machine  
2158 Chambers  
Saint Louis, MO 63136

Wakefield and Associates  
10800 E. Bethany D. Ste. 450  
Aurora, CO 80014

Washington Physicians  
660 S. Euclid Avenue  
Saint Louis, MO 63110

World Acceptance Corp  
c/o JH Portfolio Debt  
5757 Phantom Drive  
Suite 225  
Hazelwood, MO 63042

/s/ Susan W Shannon  
Susan W Shannon, BK Paralegal